

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: EDWARD J. GRATZ	§	Case No. 09-74689
JEANETTE M. GRATZ	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/26/2009.
- 2) The plan was confirmed on 01/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/30/2010, 07/22/2011, 06/22/2012, 11/14/2014.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/03/2010, 09/11/2014.
- 5) The case was completed on 11/14/2014.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,600.00.
- 10) Amount of unsecured claims discharged without full payment: \$19,505.20.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 40,135.75	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 40,135.75

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,750.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,346.55	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,096.55
Attorney fees paid and disclosed by debtor(s):	\$ 750.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	3,500.00	3,500.00	3,500.00	2,750.00	0.00
MVB MORTGAGE CORPORATION	Sec	8,000.00	7,745.52	4,577.05	4,577.05	0.00
MVB MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
WACHOVIA DEALER SERVICES	Sec	18,387.00	17,704.11	17,704.11	17,704.11	1,957.58
PRA RECEIVABLES MANAGEMENT	Uns	9,715.00	9,695.51	9,695.51	4,226.06	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,561.00	4,191.52	4,191.52	1,826.99	0.00
CITY OF ROCKFORD	Uns	691.00	NA	NA	0.00	0.00
CREDITORS' PROTECTION SERVICE	Uns	478.00	1,812.58	1,812.58	790.06	0.00
CREDITORS PROTECTION	Uns	442.00	NA	NA	0.00	0.00
CREDITORS PROTECTION	Uns	228.00	NA	NA	0.00	0.00
CREDITORS PROTECTION	Uns	57.00	NA	NA	0.00	0.00
CREDITORS PROTECTION	Uns	324.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	1,686.00	1,686.73	1,686.73	735.21	0.00
HARRIS BANK	Uns	1,000.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	891.00	891.30	891.30	388.50	0.00
PAYDAY ONE	Uns	1,000.00	NA	NA	0.00	0.00
PAYDAY ONE	Uns	1,000.00	NA	NA	0.00	0.00
ROCKFORD HEALTH PHYSICIANS	Uns	555.00	225.19	225.19	98.15	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ALLIED BUSINESS ACCOUNTS INC	Uns	1,378.00	2,267.79	2,267.79	988.48	0.00
ROCKFORD MERCANTILE	Uns	657.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	38.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	803.00	1,622.72	1,622.72	707.30	0.00
ROCKFORD RADIOLOGY / MUTUAL	Uns	90.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL	Uns	2,360.00	2,385.32	2,385.32	1,039.71	0.00
ACCOUNTS RECOVERY BUREAU	Uns	555.00	555.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,577.05	\$ 4,577.05	\$ 0.00
Debt Secured by Vehicle	\$ 17,704.11	\$ 17,704.11	\$ 1,957.58
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 22,281.16	\$ 22,281.16	\$ 1,957.58
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 24,778.66	\$ 10,800.46	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,096.55	
Disbursements to Creditors	\$ 35,039.20	
TOTAL DISBURSEMENTS:		\$ 40,135.75

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/19/2015

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.